

# January Quick Read

2008

*Keep a "health journal" where you can record your questions, records of your medical history, test dates and results, medications and doses, dates of visits, immunizations and allergies.*



## Realizing your New Year's Resolutions

**Happy New Year!** You're probably looking ahead and thinking about the goals you want to accomplish this year. If you've struggled with resolutions in the past, it's important to understand what obstacles you have to overcome to achieve your goals.

Here are a few guidelines to help you make and keep your New Year's resolutions:

**1. Make sure your goals are attainable.**

If your goal is unrealistic, you can become frustrated and give up. Have confidence that you will be able to achieve the goal and create a plan that will

help you succeed.

Breaking your resolution into manageable steps can help you realize your resolution.

**2. Own the goal.**

Set the goal because you want to accomplish it.

When there is passion, there is perseverance.

Don't let others convince you to change something you really don't want or are not ready to change.

**3. Write it down.**

Writing out your goal is an active task and brings the goal "to life". Place the goal where it is easily viewed. Try journaling to keep track of your progress.

**4 Plan for roadblocks**

There will always be challenges and roadblocks along the way but if you are prepared with a game plan, you will continue on the road to success.

Develop coping strategies. Seek out family and friends for support and encouragement.

**5 Reward yourself**

Celebrate the accomplishment of each small step. Within each step, assess your progress, refresh, and refocus your energy.

**6. Don't give up**

If you feel you have failed, re-evaluate your plan, modify it and try again.

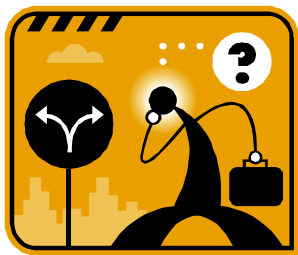
Source: Mayo Clinic

## How to Help Stop the Spread of Germs

### Take care to:

- Cover your mouth and nose when you sneeze or cough
- Clean your hands often
- Avoid touching your eyes, nose or mouth
- Stay home when you are sick and check with a health care provider when needed
- Practice other good health habits.

## Making Wise Health Decisions



The best formula for making health decisions is to combine the most reliable medical facts with your personal values. These include your beliefs, fears, lifestyle, and experiences, and they all play a role in helping you make decisions about your health.

Put more simply:

**Medical Information +  
Your Information =  
Wise Health Decisions**

The following are some simple steps for you to follow when you have a health decision to make. Depending on the decision, the process may take a few minutes, a few hours, or several weeks. Take as much time as you need to make the decision that is right for you.

### **1. What are your choices?**

Tell your doctor that you want to share in making the decision. Ask your doctor to

clearly state the decision that needs to be made and what your choices are.

**2. Get the facts.** Learn all about each option by using resources like the library, your doctor, and reliable Web sites you can trust. Make sure the information you collect is based on sound medical research, not the results of a single study or facts published by a company that will profit by your using its product.

### **3. What do you think?**

Consider your own needs and values and what you hope for as the best possible outcome. Talk with family members and others who will be affected by your decision. Then sort out the information you've gathered. Make a list of pros and cons as you see them for each option. You may want to share your list with your doctor to make sure you have all the

information you need.

**4. Try on a decision.** Write down what you expect will happen if you choose a particular option. Ask your doctor if what you expect is reasonable. Ask again about the side effects, pain, recovery time, cost, or long-term outcomes of that option. Then see if you still feel it's the best choice for you.

### **5. Make an action plan.**

After you and your doctor have made a decision, find out what you can do to make sure that you will have the best possible outcome. Write down the steps that you need to take next. Think positively about your decision, and do your part to ensure success by following your doctor's advice. Remember, when you share in making a decision, you share the responsibility for the outcome.

Ask your doctor or pharmacist if any of your prescription medicines are sold at higher dosages and if it's possible to split them. Talk to your pharmacist about how to split pills with an inexpensive, easy-to-use pill splitter.

## Dollars & Sense:

### **Smart ways to decrease your out-of-pocket health care**

#### ***1. An ounce of prevention***

If you're living an active, healthy lifestyle and taking good care of yourself, you may think that a trip to the doctor is the last thing you need. It's important to think about preventive health—catching problems before they start. Proper immunizations can help prevent serious diseases for children and adults. Regular screenings for high blood pressure and cholesterol, diabetes, and other conditions can catch a problem before it becomes worse. Contact your benefits provider for a list of recommended immunizations and screenings.

#### ***2. Save on medications***

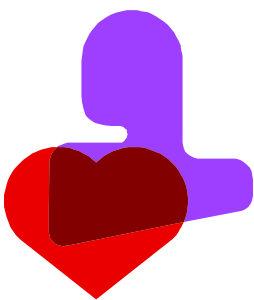
##### ***Generic drugs***

Generic drugs have the identical active chemical ingredients as the brand name drugs – but can be much less expensive.

##### ***Mail order pharmacy***

For medications you take regularly, you can save money by using your health plan's mail order pharmacy. Mail order prescriptions are more convenient. You can get a three month's supply mailed directly to your home.

Call your doctor's office and request that they fax or mail a new prescription directly to your mail order pharmacy. This can save you time and hassle in making the switch.



**Formulary-** You usually pay less if your doctor prescribes a medication that is on your plan's formulary. If so, bring a copy of your formulary to your next doctor visit (most plans list their formulary on their website).

**Over-the-counter drugs (non-prescription drugs)-** Many medications that were once available only by prescription are now available without a prescription. Over-the-counter medications (OTC) are convenient and can save you money. For example, the heartburn drug Prilosec costs about \$116 a month when purchased by prescription. The cost of a similar amount of the over the counter version is about \$25. (Be sure to ask your doctor if this could work for you.) Keep in mind that most health plans do not reimburse for OTC medications, though you may be able to use money from your Flexible Savings Account.



**3. Talk to your doctor about your benefits, and ask for the best care for the best price.**

The care decisions you make with your doctor can make a big difference in your out of pocket costs. By sharing your specific benefits, your doctor can determine whether there are any

alternatives that can get you the care you need while protecting your wallet.

**4. Antibiotics – be careful what you ask for.**

According to the Centers for Disease Control and Prevention, roughly 50 million unneeded prescriptions for antibiotics are dispensed each year. That costs us both as a society and as individuals. These prescriptions are largely for colds, sore throats, sinusitis and bronchitis – conditions that, most of the time, are due to viruses.

So if your doctor says you don't need an antibiotic, listen to what he or she is saying. It could

**5. Use in-network doctors, hospitals and facilities.**

Health plans negotiate rates with certain doctors, hospitals and facilities (such as radiology centers). When you use these "in-network" providers, you can save a lot. When you don't, you often have to pay higher deductibles or coinsurance.

**6. Grab the phone before you grab your car keys**

**Medication adjustments-** If you are taking prescription medications and want to switch to mail order or generic, often providers will write and fax new prescriptions directly to your pharmacy.

**Lab follow-ups-** Doctors are often willing to have a brief phone call to discuss results of common lab tests such as a cholesterol screening. If the results require further treatment, you can then schedule an appointment as needed.

**7. Use a Flexible Spending Account (FSA) to budget and save on your tax bill**

Not only are FSAs a great way to help you budget for health-related costs and shave down your tax bill, but you can also use FSAs to reimburse yourself for many out-of-pocket expenses not covered by your health plan.

**8. Go to the most appropriate place for your situation.**

**Should I go to the ER?**

Unfortunately this is a question that many people face at some point in their lives. The Emergency Room serves an important role in providing immediate care to people with serious, often life-threatening issues.

Some common symptoms seen in Emergency Rooms that may be better addressed during office visits or at an Urgent Care center include:

- Sore throat or cough
- Stuffy nose, sinuses
- Low back pain
- Child or infant fever

**Where to go  
for an MRI or  
CT Scan?**

If you need to have an MRI or CT scan, planning ahead can help you save. Cost can vary greatly between different facilities, such as hospitals and outpatient centers. You probably have more choices than you think. But wherever you go, make sure that the facility is in your health plan's network.